

OPINION OF MEDICAL CONSULTANT

From: Spencer McNeil

Name of Insured: Jeffries

Dear Dr Hall : Please provide your medical opinion on the following medical questions or issues after you review and analyze the claim file carefully, focusing on medical reports, medical records and information provided from sources on which you, as a physician, generally can rely. If there is insufficient medical data in the file to do so, please so advise.

Medical Question(s):

April 8, 1999

Please comment on the Insured's treatment, Dx, Sx, prognosis, restrictions and limitations, and any other information which would be pertinent to the evaluation of this Insured's claim.

2. Opinion of Consultant -Please specify the FACTS on which you rely in reaching your opinion:

File reviewed! 37 yo ♂ w/ onset of Sx 6/97 and claiming disability effective 9/98. Major Sx have included arthralgias & myalgias, oral ulcers, paresthesias, abd. pain, eye inflammation, etc. Despite of all these Sx (and their duration) extensive work-ups at multiple centers (University Hospitals, Mayo Cl, Cleveland Clinic, England, etc) have been normal. No Dx has been

Dated: _____

Medical Consultant

established. Tx has been symptomatic and apparently ineffective. Restrictions /lim.ations have been self-imposed.

At this time we have no choice but to follow the case on a monthly basis
over →

in the hopes that a Rx will be
established and treatment undertaken and
will hopefully prove effective.

BH

4/20/99